

GROUP INSURANCE – CRITICAL ILLNESS PROTECTION  
PROMISE MACAU

# SAFEGUARD BOTH EMPLOYEES AND EMPLOYER AGAINST DIFFICULTY IN TIMES OF EMPLOYEE ILLNESS

Comprehensive critical illness protection for employees and cash benefit for the employer assure the peace of mind of your workforce.



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**AIA Corporate Solutions**  
— Your Pension and Group Insurance Partner



HEALTHIER, LONGER,  
BETTER LIVES

# Critical illness is more common nowadays

## Especially among younger people

It makes sense for all responsible and caring employers to provide their employees with proper protection.

To set up a safety net for your employees, you need a group critical illness insurance plan to fill the gap left by typical group medical insurance.

PROMISE Macau is a group critical illness insurance plan covering 56 illnesses, including common ones such as heart disease, cancer and stroke. If an employee is unfortunately diagnosed with one of the major illnesses covered, we will pay him / her a lump sum for immediate support; in addition, we will pay you 10% of the sum assured to cover any financial loss or extra expense caused by that employee's absence. This protects both you and your employees.

## Cover at a glance

Product Nature	Critical illness protection insurance plan (Lump sum payment)	
Plan Type	Basic plan	
Issue Age	Insured employee's age of 59 or below	
Protection up to Age	Insured employee's age of 64	
Eligibility	The plan is for the company with a minimum of 10 full-time employees	
Medical Underwriting	Sum assured is lower than No-Evidence Limit	Sum assured is higher than No-Evidence Limit
	No medical underwriting requirement	Medical underwriting is required and is subject to AIA's approval
Plan Option	<ul style="list-style-type: none"> <li>Plan 1 – MOP100,000 sum assured</li> <li>Plan 2 – MOP200,000 sum assured</li> <li>Plan 3 – MOP300,000 sum assured</li> <li>Plan 4 – MOP500,000 sum assured</li> </ul>	
Waiting Period	60 days	
Premium Payment Mode	Annually	
Benefit Term	1 year	
Core Benefits	<p>For insured employee:</p> <ul style="list-style-type: none"> <li>Lump sum payment for 53 major illnesses</li> <li>Limited advance payment for 3 minor illnesses</li> <li>Compassionate death benefit</li> </ul> <p>For employer:</p> <ul style="list-style-type: none"> <li>Cash benefit</li> </ul>	
Optional Benefit	Conversion Option	

For more information, please read the “Benefits schedule for **PROMISE Macau**” and “Critical illness schedule” in this brochure.



## Critical illness protection gap<sup>1</sup>

  
**Employees**

**81%**  
want critical  
illness protection

**VS**

  
**Employers**

Only **10%**  
provide critical  
illness cover



## Critical illness – increasing number

In Macau, cancer has been a significant disease as being ranked one of the top 10 leading causes of death for years. According to the data from the Statistics and Census Service, cancer is again the top leading cause of death in 2017, occupying 34% of all death cases<sup>2</sup>.

### Sources:

1. AIA commissioned Honeycomb Research House to conduct an employee benefits survey in 2013. The online survey was conducted with 413 employers and 821 employees in local and multi-national businesses in Hong Kong, Singapore, Malaysia and Thailand with group insurance benefits.
2. Demographic Statistics 2017, Statistics and Census Service of the Government of Macao Special Administrative Region, 2017.

### Important Note:

The above information gathered from external sources is made on a general basis and is for reference only. AIA is not liable for any loss arising from the use and / or interpretation of the relevant information.



## Extensive critical illness protection

The plan covers 56 illnesses: 53 of them classed as critical, including heart disease, cancer and stroke. If an insured employee is diagnosed with any one of the major illnesses covered, we will pay the insured employee a lump sum payment calculated as 100% of the sum assured. A limited advance payment is also payable for any of the minor illnesses covered<sup>3</sup>, assuming there is no previous lump sum payment for a major illness.

For more information, please read the “Benefits schedule for **PROMISE Macau**” and “Critical illness schedule” in this brochure.



## Cash benefit for the employer<sup>3</sup>

If an insured employee is unfortunately diagnosed with a covered major illness, we will pay the employer a one-off payment at 10% of the sum assured to alleviate any financial loss or extra expense from the insured employee’s absence.



## Compassionate death benefit

If an insured employee unfortunately passes away while the policy is in force, we will pay a compassionate death benefit of MOP1,000 regardless of the cause of death.



## Extended protection beyond employment

You can choose to provide Conversion Option for your insured employees. This allows those aged 65 or below to convert to a specified AIA individual critical illness insurance plan when they retire or end their employment. The features of the new plan might be different from **PROMISE Macau**. Please contact your financial planner for more information.



## Flexible choice of sum assured

You can choose from 4 different levels of sum assured according to your needs:

### Plan Option

- Plan 1 – MOP100,000 sum assured
- Plan 2 – MOP200,000 sum assured
- Plan 3 – MOP300,000 sum assured
- Plan 4 – MOP500,000 sum assured



## Easy to apply for

If you have at least 10 full-time employees, you are eligible to apply for **PROMISE Macau**.

If the sum assured does not exceed the No-Evidence Limit shown below, there is no medical underwriting required, making the application process both easy and convenient. If the sum assured exceeds the No-Evidence Limit, we only need a health declaration form from each employee and subject to our approval.

Number of Employees	No-Evidence Limit (MOP)
10-14	100,000
15-19	200,000
20-49	300,000
50 or above	500,000

**Remark:**

3. If the insured employee is diagnosed with one of the minor illnesses covered, the employer will not receive the cash benefit.

## Example

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.)



Policyholder: Mr Chan  
 Occupation: Owner of a trading company  
 Insured Employee: Alan  
 Occupation: Manager  
 Marital Status: Married with a son  
 Current Cover: **PROMISE Macau** group critical illness insurance plan

With 10 employees in his company, Mr Chan applied for **PROMISE Macau**, a group critical illness insurance plan. He chose a sum assured of MOP300,000 for 3 of his managerial employees, and MOP100,000 for the remaining 7 employees. Here is the breakdown of his annual premium:

Class	Age Group	Sex	Annual Premium per Person (MOP)	Number of Employees	Total Premium (MOP)
Managerial	40-44	M	1,303.2	1	1,303.2
Managerial	35-39	F	1,090.8	2	2,181.6
Non-managerial	25-29	M	111.6	3	334.8
Non-managerial	25-29	F	172.8	2	345.6
Non-managerial	16-24	F	159.6	2	319.2
<b>Total Annual Premium (MOP)</b>					<b>4,484.4</b>

Later, Alan, one of the insured managerial employees, unfortunately suffers from lung cancer. **PROMISE Macau** provides benefits as follows:

Cover	Amount (MOP)
For Alan, the employee – lump sum cash payment	300,000
For Mr Chan, the employer – 10% of the sum assured as cash benefit	30,000
<b>Total Benefit Payout (MOP)</b>	<b>330,000</b>

**PROMISE Macau** group critical illness insurance plan makes a lump sum cash payment for the insured employee to ease the financial burden. Meanwhile, the cash benefit of 10% of the sum assured for the employer can cover some of the extra expense or financial loss caused by the insured employee's absence.





## Benefits schedule for PROMISE Macau

Plan		Plan 1	Plan 2	Plan 3	Plan 4
<b>Sum assured (MOP)</b>		100,000	200,000	300,000	500,000
<b>I. Critical Illness Benefit</b>		<b>Maximum Benefit (MOP)</b>			
<b>53 major illnesses</b>		100% of sum assured			
<b>II. Limited Advance Payment Benefit</b>					
<b>3 minor illnesses</b>	<b>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</b>	10% of sum assured			
	<b>Cerebral Aneurysm Requiring Surgery</b>	50% of sum assured			
	<b>Early Thyroid Cancer</b>	20% of sum assured			
<b>III. Staff Replacement Benefit</b>					
We will pay this benefit to the employer if an insured employee is diagnosed with any of the covered major illnesses.		10% of sum assured			
<b>IV. Compassionate Death Benefit</b>					
We will pay this benefit regardless of the cause of death.		1,000			

**Remark:**  
The critical illness benefit will be reduced by any limited advance payments. The aggregate of payment for critical illness benefit and limited advance payments made for each insured employee under this policy shall not exceed 100% of the sum assured. When the critical illness benefit of 100% of the sum assured is paid to the insured employee, the cover under **PROMISE Macau** of the insured employee shall end automatically.

The above information is for reference only. Please refer to the policy contract for the definitions of the capitalised terms and the exact and complete terms and conditions of the benefits.

# Critical illness schedule

<b>A Major Illnesses</b>	
<b>Group 1 Cancer</b>	
1	Cancer <sup>4</sup>
<b>Group 2 Illnesses related to the Heart</b>	
2	Cardiomyopathy
3	Coronary Artery Surgery
4	Heart Attack
5	Heart Valve Replacement and Repair
6	Infective Endocarditis
7	Other Serious Coronary Artery Disease
8	Pulmonary Arterial Hypertension (Primary)
9	Surgery to the Aorta
<b>Group 3 Illnesses related to the Nervous System</b>	
10	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11	Apallic Syndrome
12	Bacterial Meningitis
13	Benign Brain Tumour
14	Coma
15	Encephalitis
16	Hemiplegia
17	Major Head Trauma
18	Motor Neurone Disease
19	Multiple Sclerosis
20	Muscular Dystrophy
21	Paralysis
22	Parkinson's Disease
23	Poliomyelitis
24	Progressive Supranuclear Palsy
25	Severe Myasthenia Gravis
26	Stroke
<b>Group 4 Illnesses related to Major Organs and Functions</b>	
27	Acute Necrohemorrhagic Pancreatitis
28	Aplastic Anaemia
29	Chronic Liver Disease
30	End-stage Lung Disease
31	Fulminant Viral Hepatitis
32	Kidney Failure
33	Major Organ Transplant
34	Medullary Cystic Disease
35	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
36	Systemic Scleroderma
<b>Group 5 Other Major Illnesses</b>	
37	AIDS due to Blood Transfusion
38	Blindness
39	Chronic Adrenal Insufficiency (Addison's Disease)
40	Creutzfeldt-Jakob Disease
41	Ebola
42	Elephantiasis
43	Loss of Hearing
44	Loss of One Limb and One Eye
45	Loss of Speech
46	Loss of Two Limbs
47	Major Burns
48	Necrotising Fasciitis
49	Occupationally Acquired HIV
50	Pheochromocytoma
51	Severe Rheumatoid Arthritis
52	Loss of Independent Existence
53	Terminal Illness
<b>B Minor Illnesses</b>	
54	Angioplasty and Other Invasive Treatments for Coronary Artery Disease
55	Cerebral Aneurysm Requiring Surgery
56	Early Thyroid Cancer

**Remark:**  
 4. Cancer means: (a) any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue; or (b) any occurrence of histologically confirmed leukemia, lymphoma or sarcoma. Irrespective of the above, for purposes of the definition of "Critical Illness", Cancer does not include any of the following: (i) any cancer which is histologically classified as pre-malignant, non-invasive, or carcinoma in situ, or as having either borderline malignancy or low malignant potential; (ii) any tumour of the thyroid histologically classified as T1N0M0 or a lower stage according to the TNM classification system; (iii) any tumour of the prostate histologically classified as T1a or T1b or a lower stage according to the TNM classification system; (iv) chronic lymphocytic leukemia classified as less than RAI Stage III; (v) any cancer where HIV Infection is also present; and (vi) any skin cancer, other than malignant melanoma.

Please refer to the policy contract for the definitions of covered illnesses.

## Conditions

### Eligibility

#### Number of employees

- The company must have a minimum of 10 full-time employees

#### Age of employees

- Full-time employees: age 59 or below
- Employees between the ages of 60 and 64 are allowed to renew their existing policies, but not to enrol for the first time.

#### Participation guidelines

- All eligible employees of the company must join the plan.
- If the company includes optional Conversion Option, it will apply to all participating employees.

### Excluded industry / organisation

This plan is not applicable to the below industries / organisations:

1. Group where other than a single employer or employee relationship exists
2. Group where eligible employees include seasonal, unskilled, part-time or transient workers
3. Association of individuals or companies
4. Bus, taxi or truck driver (Risks involved with driving in Mainland China will be excluded)
5. Construction group
6. Labour union
7. Hospital / doctor / nurse / medical or clinic group
8. Political or religious group
9. Sports team
10. Underground mine worker
11. Farmer / agriculture / animal processing
12. Employee leasing firm or temporary agency
13. Window and / or industrial cleaning service
14. Spa, Turkish bath, massage parlor, gymnasium, health resort or similar enterprises
15. Theatre, amusement park, dance hall, billiard parlor, and bowling alley or sports promoter
16. Group which involves special hazards / risks
  - a) Commercial airline personnel
  - b) Nuclear power or chemical production plant
  - c) Police or security officer
  - d) Fireman
  - e) Manufacturer or user of ammunition or explosive
  - f) Military and military related group
  - g) Collective traveling group (e.g. Professional sports team, air crew, offshore worker, oil rig worker, ship crew, diver or driller (oil, water, underground coal), underground miner)

## How to apply

Please submit the following completed and signed documents:

1. Application Form
2. Data form of proposed insured employees
3. Health declaration form for each proposed insured employee if the sum assured is higher than the No-Evidence Limit
4. Original of Informação por escrito do registo comercial (effective within 3 months from issue date)
5. Cheque for the first year's premium, payable to "AIA International Limited"
6. Documents required by "The Guidelines on Prevention and Combating Money Laundering and Financing of Terrorism in Insurance"



If the sum assured is higher than the No-Evidence Limit, we will carry out individual medical underwriting for each proposed insured employee. We may ask for further information (e.g. medical report) during medical underwriting.



In such a case, the policy will be effective when at least 10 employees pass the medical underwriting, or on the date specified by the policyholder, whichever is later.



Our representative will deliver the group policy document to the successful applicant.

## Important Information

1. *This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.* This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.
2. This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.
3. This brochure is for distribution in Macau only.
4. Notice of any addition or termination of employment and / or participation of insured member, or change in details or coverage relating to any insured member, must be given to us in the form prescribed by us within 31 days of the relevant addition, termination or change.

## Key Product Risks

1. You need to pay the premium for this plan upon renewal every year.
2. The insured employee will lose the cover when one of the following happens:
  - the insured employee passes away; or
  - the critical illness benefit of 100% of the sum assured is paid to the insured employee.
3. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and all the insured employees will lose their cover when one of the following happens:
  - you do not pay the premium within 31 days of the premium due date;
  - the number of insured full-time employees falls below 10;
  - the nature of the company's business changes to another nature that we shall cease to provide cover. For the latest list of the excluded industries / organisations, please visit our website [aia.com.hk](http://aia.com.hk); or
  - the company provides incorrect information or is unable to disclose important information regarding the insured employees.
4. The insured employee may lose the cover when he or she is no longer stationed in Macau.
5. We reserve the right to terminate your policy and all the insured employees will lose their cover when the company transfers to operate out of Macau.
6. Cover renewal is based on the continuing availability of the plan to all existing policies.

7. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured employees may lose their cover and you may lose the remaining premium for that policy year.
8. Your current planned benefit may not be sufficient to meet the future needs of the insured employees since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, the insured employees may receive less in real terms even if we meet all of our contractual obligations.

## Key Exclusions

Except for the compassionate death benefit of this plan, we will not cover conditions that result from any of the following events:

- Any critical illness that is diagnosed, or causes the death of the insured employee, before the effective date of the policy or within the following 60 days.
- Any cancer or Fulminant Viral Hepatitis caused directly or indirectly by AIDs or HIV Infection.
- Suicide or self-inflicted injuries by suicide attempt, while sane or insane.
- Any serious coronary artery disease, coronary artery surgery, angioplasty and other invasive treatment for coronary artery disease, if the insured employee is diagnosed with heart disease before the policy becomes active.

This above list is for reference only. Please refer to your policy contract for the complete list and details of exclusions.

## Premium Adjustment and Product Features Revision

### 1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which will reflect the impact of change in the incidence of critical illness and covered surgery;
- expenses directly related to the policy and indirect expenses allocated to this product.

### 2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection.

We will give the policyholder a written notice of any revision 31 days before any policy anniversary or upon renewal.

## Claim Procedure

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 0800 516.

If any of the insured employees wishes to make a claim, he / she must send us the appropriate form and evidence within 90 days of the covered event happening. The appropriate claim form can be downloaded from our website: aia.com.hk or obtained from the financial planner. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.

## Cancellation Rights

You have the right to cancel the policy by giving no less than 30 days' prior written notice to us, however this will result in the insured employee losing his cover and you losing the remaining premium for that policy year. We also reserve the right to cancel the policy upon the policy renewal by giving you no less than 30 days' prior written notice.

Please contact your financial planner or call our hotline for details

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